

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Laura G. Wojtusik
 Debtor

Case No. 16-14639-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Aug 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2016.

db +Laura G. Wojtusik, 1128 Tabor Terrace, Philadelphia, PA 19111-1429
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410
 13752855 +Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 13752859 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 13752860 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 13752862 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13752863 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,
 Harrisburg, PA 17120-0946
 13752867 +Trans Union Corporation, Public Records Department, 555 West Adams Street,
 Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ecf@ccpcclaw.com Sep 01 2016 10:32:14 MICHAEL A. CIBIK2,
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102

smg E-mail/Text: bankruptcy@phila.gov Sep 01 2016 10:33:15 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 01 2016 10:32:40
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 01 2016 10:33:02 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpreregion03.ph.ecf@usdoj.gov Sep 01 2016 10:32:49 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13752854 +EDI: BANKAMER.COM Sep 01 2016 10:28:00 Bank Of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012

13752857 +E-mail/Text: bankruptcy@phila.gov Sep 01 2016 10:33:15 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1611

13752858 +E-mail/Text: bankruptcy@phila.gov Sep 01 2016 10:33:15 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102-1504

13752861 EDI: IRS.COM Sep 01 2016 10:28:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

13770222 EDI: RECOVERYCORP.COM Sep 01 2016 10:28:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13752864 +EDI: DRIV.COM Sep 01 2016 10:28:00 Santander Consumer USA, PO Box 961245,
 Fort Worth, TX 76161-0244

13762253 +EDI: DRIV.COM Sep 01 2016 10:28:00 Santander Consumer USA INC, PO BOX 560284,
 Dallas, TX 75356-0284

13752865 +EDI: STFM.COM Sep 01 2016 10:28:00 State Farm Financial S, 1 State Farm Plaza,
 Bloomington, IL 61710-0001

13752866 +EDI: RMSC.COM Sep 01 2016 10:28:00 Synchrony Bank/Gap, PO Box 965064,
 Orlando, FL 32896-5064

13752868 +EDI: VERIZONEAST.COM Sep 01 2016 10:28:00 Verizon, 500 Technology Dr, Suite 500,
 Weldon Spring, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13752856* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv
Form ID: 309I

Page 2 of 2
Total Noticed: 23

Date Rcvd: Aug 31, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MICHAEL A. CIBIK2 on behalf of Debtor Laura G. Wojtusik ecf@ccpclaw.com,
igotnotices@ccpclaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1	Laura G. Wojtusik		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	16-14639-sr		
	Social Security number or ITIN	xxx-xx-9951	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 6/30/16	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Laura G. Wojtusik	
2. All other names used in the last 8 years		
3. Address	1128 Tabor Terrace Philadelphia, PA 19111	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: ecf@ccpclaw.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 8/31/16

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 11/29/16

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 12/29/16

Filing deadline: 12/27/16

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 650.00 per month for 60 months. The hearing on confirmation will be held on:
11/9/16 at 10:00 AM. Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.